



METROPOLITAN INSURANCE COMPANY
 Southeastern Head Office Branch
 4100 Boy Scout Boulevard
 Tampa, FL 33607
 (813) 870-8050

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.
2. FLEXIBILITY - Availability of cash without penalty.
3. TAX BENEFITS - High tax sheltered growth.
4. SECURITY - Provides a guaranteed lifetime income.
5. DISABILITY - Your monthly savings will continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

Sincerely

Christine McCarron

Christine McCarron
 Nursing Representative

Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan.

NAME _____
 ADDRESS _____ CITY _____
 STATE _____ ZIP CODE _____
 HOME PHONE _____ BUS PHONE _____
 DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-6

Metropolitan Life Insurance Company
120 Broadway, New York, N.Y. 10038
Telephone: (212) 854-1000

Metropolitan Life
Insurance Company

Mr. Rick Wray
Branch Manager
706 1120, St

Re Unauthorized Sales Literature

Dear Rick:

The attached unauthorized sales literature from your office has been brought to my attention by the New York Home Office Advertising Department via received it from someone in this.

The first problem with this is that Charles Schulz characters cannot be used without approval from New York Home Office Advertising Department. The second problem is there is no mention of the words "Life Insurance" in this literature even though the contract is basically life insurance. The brochure misleads people, a violation of insurance laws in every state. Finally, the third problem is that the sales literature from your office lists a Southeastern Head Office mailing address. All sales literature must indicate the branch office address, or in your case 4100 Boyer Avenue with no mention of Southeastern Head Office. Also, the U.S. Postal Service has asked us not to use One Metropolitan Plaza as our address at any time.

I would appreciate your assurance that this brochure has either been immediately withdrawn from use or re-produced to conform to all insurance laws and company policies.

Thank you for your cooperation

Sincerely,


Ray Bertha, AIA
Manager
Public and Consumer Affairs

January 13, 1994


cc Bill Little

100-100-100-100

Retirement Savings and Security
for the
Future a Nurse Deserves...

THIS IS BEING
MAILED TO
NURSES IN OUR
AREA



H44

Metropolitan Life
NATIONAL LIFE ASSURANCE COMPANY

The Metropolitan Plan
Superannuation Fund of 1950
4100 Broadway Avenue
New York, N.Y. 10018
(212) 879-1999

- Systematic Savings
- Tax-Deferred Growth
- Tax-Free Income
- Availability of Cash
- Disability Waiver

Metropolitan Life
NATIONAL LIFE ASSURANCE COMPANY

2/2/01
FYI

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

We know, for example, that nurses often do not have long-range savings plans. We know, too, that you may move around quite a bit. That's why we would like you to know about a new retirement savings plan.

With 5 very important features...

1. CONTROL

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.

2. FLEXIBILITY

Availability of cash without penalty.

3. TAX BENEFITS

High tax sheltered growth.

4. SECURITY

Provides a guaranteed lifetime income.

5. DISABILITY

Your monthly savings will continue to be credited by Metropolitan should you become disabled.

To "grow" a nest egg conveniently.

Whether you're regularly employed in a hospital, a corporation, or you do part-time or part-time duty, Metropolitan Insured Retirement Services is a convenient way for you to accumulate cash for the future.

If you plan now

At Metropolitan Life, we can help you build a solid foundation of financial security with our diverse portfolio. We call them "accumulation products" because they help you accumulate the money you need for retirement. If you've already started to log, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built-in flexibility for the future.

And what's more, you'll have the security of knowing that your insurance savings plan is protected by Metropolitan Life Insurance Company, a financial services leader with over \$120 billion in assets. Let us show you our quality products and services that have earned us the highest ratings from Standard and Poor's, A.M. Best, and Moody's. As well as A.M. Best's A++ rating for soundness of investments.

Metropolitan Life
INSURANCE COMPANY OF NEW YORK

D-7

When management has approved the material, it should be sent to the Marketing Vice-President or his secretary in the territory via Electronic Mail, on form T2170. A brief description of the material and its intended use should accompany the transmission.

If approved at the territorial level, the material will be re-transmitted to Marketing Communications in the home office (ID 5VCS). Attention: Joycelyn Roberts. Marketing Communications will be responsible for obtaining all necessary approvals.

The material may be approved for use as submitted or with revisions, or it may be disapproved for use. If approved, the territory will create a display and forward it to the sales office.

Yettlife reserves the right to discontinue previously approved material at any time. Individuals who persist in using unauthorized material will be subject to disciplinary action, up to and including termination.

For more complete details concerning this process, please refer to the Company's Manual of Instructions for Sales Management and Sales Representatives.

D-11

(Exhibit V) can't

METROPOLITAN LIFE
INSURANCE COMPANYMETROPOLITAN INSURANCE COMPANY
115 Scott Avenue
P. O. Box 5183
High Point, N. C. 27261
(919) 369-7133NURSES INSURED RETIREMENT PLAN

REDACTED

One of the most widely discussed retirement plans now be available to the APPROVED NURSES. This new Retirement Plan is designed to complement your existing benefits with a VERY IMPORTANT FEATURES:

1. CONTROL - If you leave your present nursing position, this retirement program can stay with you, to help you reach your retirement goals.
2. FLEXIBILITY - Accessibility of cash
3. TAX BENEFITS - Tax deferred accumulation
4. SECURITY - Can be used to provide lifetime income
5. DISABILITY - Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement programs, (i.e., IRA, 401K, 403 (B) annuity) or any other hospital retirement programs that you may have at the present time.

Sincerely

David Shorn
David Shorn
Account Representative

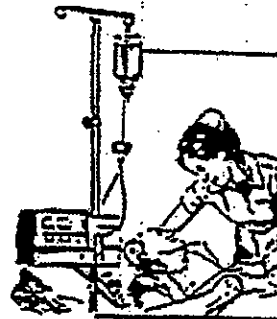
Please complete the following, so that we may furnish you with information about this New Retirement Plan.

NAME _____
ADDRESS _____ CITY _____
STATE _____ ZIP CODE _____
HOME PHONE _____ BUSINESS PHONE _____
DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

Privileged
and
Confidential

D-8

NURSES INSURED RETIREMENT PLAN



Metropolitan Life
AND AFFILIATED COMPANIES
Southeastern Head Office Branch
4100 Boylston Blvd.
Tampa, FL 33607
(813) 875-4444

For the Future a
Nurse Deserves ...

 Metropolitan Life
AND AFFILIATED COMPANIES

SEP 25 '81 3143

8136738125 PAGE 001

REDACTED

To "grow" a nest egg conveniently. Whether you're regularly employed (in a hospital, a corporation, etc.) or you do private or part-time duty, Metropolitan's Nurses Insured Retirement Plan is a convenient way for you to accumulate cash for the future you deserve. This new Insured Retirement plan provides 3 important benefits.

1. CONTROL

Whether you're currently employed or you should leave your present nursing position, your retirement benefits can stay with you.

2. FLEXIBILITY

Accessibility of cash.

3. TAX BENEFITS

Tax deferred accumulation while providing a life insurance benefit.

4. SECURITY

Can be used to provide life time income.

5. DISABILITY

Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

At Metropolitan Life, we can help you build a solid foundation of financial security with our Nurses Insured Retirement Plan which can help you accumulate the money you need, as deferred, for your retirement years. If you've already started saving, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built in flexibility for the years ahead.

And what's more, you'll have the security of knowing that your Nurses Insured Retirement plan is protected by Metropolitan Life and its affiliated companies, a financial services leader with over \$130 billion in assets under management. Our quality products and services have earned us the highest ratings possible from

Moody's Investor Service
Aaa (For Financial Strength)
Standard & Poor's
AAA (For Claims-Paying Ability)
A.M. Best & Co.
A+ (For Soundness of Investments)

With an ongoing commitment to quality, MetLife is building on a historic tradition of financial stability and security.

 **Metropolitan Life**
AND AFFILIATED COMPANIES

REDACTED

REDACTED

D-9

Metropolitan Life Insurance Company
Field Office -
700 Atlantic Center Blvd., Suite 200, Longwood, FL 32779-0001



James E. Higgins
Marketing Vice President

To: Regional Executives
Doing Business in the State of Florida

Subject: Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive role in policing activity within your region. Failure to do so may result in the early involvement of the State Bureau of Investigation.

As Rudy stated in his November 1, 1991, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Solic letters.

The urgency of this notice cannot be stressed enough. Accordingly, please feel free to request any additional information or assistance which you may require. Your full and immediate cooperation is appreciated.

Regards,

A handwritten signature in dark ink, appearing to read "Jim", written over the printed name of James E. Higgins.

Marketing Vice-President

August 14, 1991

Attachment

MetropolitanLife
THE METROPOLITAN LIFE INSURANCE COMPANY

METROPOLITAN INSURANCE COMPANY
 Southeastern Head Office Branch
 4100 Boycott Boulevard
 Tampa, FL 33607
 (813) 870-8050

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to **ALL NURSES**. This new Retirement Plan is designed to complement your existing benefits with **3 VERY IMPORTANT FEATURES!**

1. **CONTROL** - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY** - Accessibility of cash
3. **TAX BENEFITS** - Tax deferred accumulation.
4. **SECURITY** - Can be used to provide lifetime income.
5. **DISABILITY** - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson
 Nursing Representative

Please complete the following, so that we may furnish you with information about this New Insured Retirement Plan.

NAME _____
 ADDRESS _____ CITY _____
 STATE _____ ZIP CODE _____
 HOME PHONE _____ BUS PHONE _____
 DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-10

Metropolitan Life Insurance Company
100 Park Avenue, New York, NY 10022-6002
212 692 6000
Rudolph Michael, CLU
Vice President
Metropolitan Life Insurance Company

Metropolitan Life
Insurance Company

September 13, 1991

To the Field Force and Management Team
Southeastern Territory

Re Unauthorized Sales Literature

The Manuals of Instructions for Sales Management and Sales Representatives are very explicit regarding clearance by the home office of sales material originating in the field.

MetLife representatives have a wide range of professionally developed, approved support material to choose from. Nevertheless, it is recognized that sales situations do sometimes arise where a variation may be deemed helpful or a new approach to a prospect may be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized letters being sent to prospects and/or clients that have given rise to complaints directed to state Insurance Departments and to the Corporate Management Office. In some cases, letters have been mailed that are offensive or unnecessarily threatening in style, as in "...urgent letter concerning your policy..." or words to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Still others are potentially misleading or make reference to various benefits that are not available in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in summary form from the manuals, have been updated with the application of Electronic Mail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

One of the most valuable assets you have in sales is the personal image you project. You start creating that image with the big advantage of MetLife's name -- the quality company in insurance and financial services. Your customers rely on that reputation. It is extremely important that each of you reinforces that image in all your communications. It's essential to the company's continued success...and yours.

Please be guided accordingly.

Sincerely



Senior Vice-President

Attachment

PROCESSING REQUESTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE

The following applies to all lines of insurance. These procedures are meant to help management screen out inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spelling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

NEW PLAN - Terms such as "a new program from MetLife" or "new mortgage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

LOW COST - Cannot be used when referring to premium payment. It is also not acceptable to say "save premiums" or "better coverage" in reference to Metropolitan Property and Casualty Insurance Company products.

NET COST - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

SAVINGS - The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

DEPOSIT - Is not an acceptable synonym for premium.

INVESTMENT - Insurance cannot be referred to as an investment.

TAX-FREE - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

URGENT - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

TITLE - Only a qualified Registered Representative or Financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

MetropolitanLife
AND AFFILIATED COMPANIES

SOUTHEASTERN HEAD OFFICE BRANCH
4100 BOYSCOUT BOULEVARD
TAMPA, FL 33607
(813) 870-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Would you mind just giving us your name and date of birth below in order that we may furnish you information about a NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly as the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed retirement programs in the investment world today.

Sincerely,

Christine McCarron

Christine McCarron
Account Representative

NAME _____

ADDRESS _____ ZIP CODE _____

HOME PHONE _____ BUS. PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

FOR INFORMATION ON OTHER SPECIFIC PLANS, CHECK BELOW

- ☐ MORTGAGE CANCELLATION PROTECTION
☐ DISABILITY INCOME PROTECTION
☐ LIFE INSURANCE
☐ I.R.A.
☐ MUTUAL FUNDS

REDACTED

D-12

Metropolitan Life

Southeastern Head Office Branch
 1100 Boy Scout Boulevard
 Tampa, FL 33607
 (813) 870-8050

*I have been brought to my
 attention that several versions of
 this letter have been going out.*

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This Insured Retirement Plan is designed to complement your existing benefits with 3 VERY IMPORTANT FEATURES:

1. CONTROL

- If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.

2. FLEXIBILITY

- Accessibility of cash

3. TAX BENEFITS

- Tax deferred accumulation

4. SECURITY

- Can be used to provide lifetime income.

5. DISABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future.

Sincerely,

Craig Anderson

Craig Anderson
 Account Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP CODE _____
 HOME PHONE _____ BUSINESS PHONE _____
 DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

*He used to be under no circumstances
 Can any other letter
 Company offer
 If you
 any other
 version
 of the
 letter,
 please
 destroy
 immediately
 Rick
 10-2*

Metropolitan Life

Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 670-6030*it has been brought to my
attention that several versions of
this letter have been going out.
This is the only
letter that has been
approved & under no circumstances
can any other letter
be used without
my direct
approval
in the
plan
book*NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This Insured Retirement Plan is designed to complement your existing benefits with 3 VERY IMPORTANT FEATURES:

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3. TAX BENEFITS

- Tax deferred accumulation

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- Can be used to provide lifetime income.

5. DISABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or annuity that you may have at the present time or acquire in the future.

Sincerely,

*Craig Anderson*Craig Anderson
Account Representative*Copy of this given to each rep
on 10-21-91*

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME _____

ADDRESS _____

CITY _____

STATE _____

ZIP CODE _____

HOME PHONE _____

BUSINESS PHONE _____

DATE OF BIRTH: MONTH _____

DAY _____

YEAR _____

NOTE: Not distributed this letter to each rep. 10/21/91.

D-13

MEMORANDUM from

To: Mr. Rudy Michaud
Senior Vice-President

Rudy, the attached letter
being sent from the
Southeastern Head Office
branch is not an approved
letter. Please ask Rick Urso
to cease mailing this letter.

Richard M. Maurer
Senior Vice-President

October 25, 1991

RMW:dp

Attachment

Metropolitan Life
Nursing Representative

SOUTHEAST
ONE METRO
TAMPA, FL 33601
(813) 870-1030

9/24/01
Chg. to O. Long
for comments

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

Would you mind just giving us your name and date of birth below in order that we may furnish you information about a NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates
2. The cash fund may be used for emergencies and opportunities
3. Deposits may be made monthly as the budget allows
4. An optional disability benefit may also be included
5. Pays a guaranteed income at retirement

This is something new, one of the most widely discussed retirement programs in the investment world today.

Sincerely

Christine McCarron

Christine McCarron
Nursing Representative

NAME FRANCES D. PALMIERI
ADDRESS 12 Charles St. Rd. CITY 1611-16
STATE MA ZIP CODE 03461
HOME PHONE 508-668-0569 BUS PHONE _____
DATE OF BIRTH: MONTH 12 DAY 23 YEAR 32

This retirement program does not conflict with any other retirement program, IRA, 401K, annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

If you leave your present nursing position this retirement program will stay with you to guarantee your retirement goals.

D-14

Attachment A

Metropolitan Life
AND ASSOCIATED COMPANIES

Southeastern Head Office District
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

REDACTED

AVAILABLE TO ALL APPROVED NURSES

Nurses, like many others, may have concerns on how to accumulate enough tax deferred dollars, during their working years, to help provide enough income for their retirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

1. Tax Advantaged Cash Accumulation
2. Security - Life Income Settlement Options
3. Accessible Cash Value
4. An Optional Disability Benefit
5. Tax favorable Withdrawals

With an ongoing commitment to quality, MetLife is building on an historic tradition of financial stability and security.

Sincerely

Ed Moore

Ed Moore
Account Representative


NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP CODE _____
HOME PHONE _____ BUSINESS PHONE _____
DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

REDACTED

D-15

Metropolitan Life Insurance Company
1000 Metropolitan Building
1000 Metropolitan Building
1000 Metropolitan Building
1000 Metropolitan Building

 Metropolitan Life
and Affiliates

 Randy C. Hoffman
Vice President

Senior Vice President
Metropolitan Life Insurance Company
1000 Metropolitan Building
1000 Metropolitan Building

APR 2 1997

Mr. Robert Crimmins
Senior Vice-President

Dear Mr. Crimmins:

It was a pleasure meeting you on the CNO tour in Detroit on March 13. This letter is a follow-up to our conversation regarding two important topics.

First, I wish to re-emphasize the importance of clarifying the commissions paid to PI reps for opening up large group cases. We have been told that the reps will receive either a "Finders Fee" or a commission.

What is unclear is the amount paid and how this is credited. Does a finders fee count as NPC for Leaders, management overrides, etc.? How does a rep earn one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between PI and group is greatly appreciated.

The second issue involves marketing being done in our area by the SEHO branch. Apparently, they have purchased a list of nurses in the state of Michigan. SEHO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few reps to our area. These reps then "sell" a "nurses insured retirement plan" (usually an L-75 for \$65 to \$100 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had calls from several nurses wanting to know if these people are legitimate MetLife reps. They want us to come out and explain to them what they have purchased. Many existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

Ed/Hoffman/Amunget

REDACTED

This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by out of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become MetLife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of FYC for SEHO, but will undoubtedly harm the company in the long run.

Sincerely

Randy Holtzman

Randy Holtzman
Branch Manager

March 25, 1992

REDACTED

Metropolitan Life
NORTH AMERICA

METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

NURSES INSURED RETIREMENT PLAN

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Sincerely

Ed Moore

Ed Moore
Nursing Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

REDACTED

•• TOTAL PAGE 008 ••

Very Important

Mr. Rudy Michaud
Senior Vice-President

REDACTED

Dick Maurer asked that I send you a copy of the attached letter. Dick's position is that the SEHO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

EL
Edward J. Lynch
Assistant Vice-President

April 3, 1992

EJL:dap

Attached

*OT Dept. Quality
S.E.*

*Copy -
4/9
[Signature]*

REDACTED

D-5

FROM: SEND, FL F04 R42
TO : SERC
THRU: GAVE POWELL

MSG#: 90-01813131
SENT: 08/24/90 11:03 AM PRIORITY: 3
FORWARDED BY: SEND CONSUMER RELATIONS

DIANE SHAFNER

IN REPLY TO THE COMPLAINT ON THE ABOVE, WE WILL DISCONTINUE THE LETTER
IN QUESTION.

THANK YOU

RICK LISO
BRANCH MANAGER

AUGUST 24, 1990

Metropolitan Life
AND AFFILIATED COMPANIES

METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

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Sincerely

Christine McCarron

Christine McCarron
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan.

NAME _____
ADDRESS _____ CITY _____
STATE _____ ZIP CODE _____
HOME PHONE _____ BUS PHONE _____
DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-6

Metropolitan Life Insurance Company
Insurance and Group
200 South Street, 10th Floor, New York, N.Y. 10038

Metropolitan Life
Insurance Company

Mr. Rick Vran
Branch Manager
701 S.W. 21

Re Unauthorized Sales Literature

Dear Rick:


The attached unauthorized sales literature from your office has been brought to my attention by the New York Home Office Advertising Department who received it from someone in this.

The first problem with this is that Charles Schuler characters cannot be used without approval from New York Home Office Advertising Department. The second problem is there is no mention of the words "Life Insurance" in this literature even though the contract is basically life insurance. The brochure misleads people, a violation of insurance law in every state. Finally, the third problem is that the sales literature from your office lists a Southeastern Head Office mailing address. All sales literature must indicate the branch office address, or in your case 4150 Sepoy Street with no mention of Southeastern Head Office. Also, the U.S. Postal Service has asked us not to use One Metropolitan Plaza in our address at any time.

I would appreciate your assurance that this brochure has either been immediately withdrawn from use or re-produced to conform to all insurance laws and company policies.

Thank you for your cooperation

Sincerely


Roy Berke, AIA
Manager
Public and Consumer Affairs

January 13, 1991



THIS IS BEING
MAILED TO
NURSES IN OUR
AREA

H44

Retirement Savings and Security
for the
Future of Nurse Caseries...



Metropolitan Life
Life Insurance Company
One Metropolitan Plaza
South Tower 14th Floor
4100 Lexington Avenue
New York, NY 10017
(212) 879-4000

- Systematic Savings
- Tax Deferred Growth
- Tax Free Income
- Availability of Cash
- Disability Waiver

Metropolitan Life
Life Insurance Company

2/2/01
FYI

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

We know, for example, it's not nurses often do not have long-range savings plans. We know, too, that you may move around quite a bit. That's why we would like you to know about a new retirement savings plan.

With 5 very important features...

1. CONTROL

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.

2. FLEXIBILITY

Availability of cash without penalty.

3. TAX BENEFITS

High tax sheltered growth.

4. SECURITY

Provides a guaranteed lifetime income.

5. DISABILITY

Your monthly savings will continue to be deducted by Metropolitan should you become disabled.

To grow, a plan must grow.

Whether you're regularly employed in a hospital, a corporation, and/or as a private or part-time nurse, Metropolitan Insured Retirement Service is a convenient way for you to accumulate cash for the future.

If you plan now

At Metropolitan Life, we can help you build a solid foundation of financial security with our diverse portfolio. We call them "accumulation products" because they'll help you accumulate the money you need, tax-deferred, for your retirement years. If

you've already started to log, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your future situation today... with enough built-in flexibility for the future.

And what's more, you'll live the security of knowing that your future savings plan is protected by Metropolitan Life, an affiliate company, a financial services leader with over \$120 billion in assets as of March 31, 2005. Our quality products and services have earned us the highest ratings for the industry from Standard and Poor's (A.M.) and Moody's (Aaa), as well as A.M. Best (A+), for the soundness of our business.

Metropolitan Life
INSURED RETIREMENT SERVICE

D-7

Once management has approved the material, it should be sent to the Marketing Vice-President or his assistant in the territory via Electronic Mail, in form T2017. A brief description of the material and its intended use should accompany the transmission.

If approved at the territorial level, the material will be re-transmitted to Marketing Communications in the home office (HQ) via E-Mail, attention Carolyn Roberts. Marketing Communications will be responsible for obtaining all necessary approvals.

The material may be approved for use as submitted or with revisions, or it may be disapproved for use. If approved, the territory will create a diorama and forward it to the sales office.

MetLife reserves the right to discontinue previously approved material at any time. Individuals who persist in using unauthorized material will be subject to disciplinary action, up to and including termination.

For more complete details concerning this process, please refer to the Company's Manual of Instructions for Sales Management and Sales Representatives.

D-11

(Exhibit V) cont.
 Metropolitan Life
 Insurance Company

METROPOLITAN INSURANCE COMPANY
 110 Scott Avenue
 P. O. Box 5183
 High Point, N. C. 27262
 (919) 869-7133

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to you if you are a NURSE. This new Retirement Plan is designed to complement your existing benefits with 1 VERY IMPORTANT FEATURES:

1. CONTROL - If you leave your present nursing position, this retirement program can stay with you, to help you reach your retirement goals.
2. FLEXIBILITY - Accessibility of cash
3. TAX BENEFITS - Tax deferred accumulation
4. SECURITY - Can be used to provide lifetime income
5. DISABILITY - Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement programs, (i.e., IRA, 401K, 403 (b) annuity) or any other hospital retirement programs that you may have at the present time.

Sincerely

David Shore
 David Shore
 Account Representative

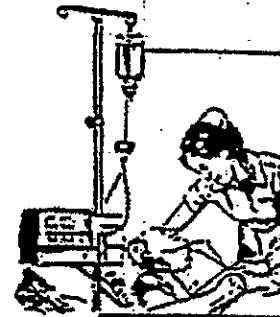
Please complete the following, so that we may furnish you with information about this (New) Retirement Plan.

NAME _____
 ADDRESS _____ CITY _____
 STATE _____ ZIP CODE _____
 YOUR PHONE _____ EXTENSION PHONE _____
 DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

Printed
 and
 Confirmed

D-8

NURSES INSURED RETIREMENT PLAN



Metropolitan Life
AND AFFILIATED COMPANIES
Southeastern Head Office Branch
4100 Boylston Blvd.
Tampa, FL 33607
(813) 870-4140

For the Future a
Nurse Deserves . . .

Metropolitan Life
AND AFFILIATED COMPANIES

447 33 131 3143

8128732125 8440.001

REDACTED

To "grow" a nest egg conveniently.

Whether you're regularly employed (in a hospital, a corporation, etc.) or you do private or part-time duty, Metropolitan's Nurses Insured Retirement Plan is a convenient way for you to accumulate cash for the future you deserve.

This new Insured Retirement plan provides 3 important benefits.

1. CONTROL

Within this insured retirement plan, if you should leave your present nursing position, your retirement benefits can stay with you.

2. FLEXIBILITY

Accessibility of cash.

3. TAX BENEFITS

Tax deferred accumulation while providing a life insurance benefit.

4. SECURITY

Can be used to provide life time income.

5. DISABILITY

Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

At Metropolitan Life, we can help you build a solid foundation of financial security with our Nurses Insured Retirement Plan which can help you accumulate the money you need, accumulated, for your retirement years. If you've already started saving, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built in flexibility for the years ahead.

And what's more, you'll have the security of knowing that your Nurses Insured Retirement plan is protected by Metropolitan Life and its affiliated companies, a financial services leader with over \$130 billion in assets under management. Our quality products and services have earned us the highest ratings possible from

Moody's Investor Service
Aaa (For Financial Strength)
Standard & Poor's
AAA (For Claims-Paying Ability)
A.M. Best & Co.
A+ (For Soundness of Investments)

With an ongoing commitment to quality, MetLife is building on a historic tradition of financial stability and security.

 **Metropolitan Life**
AND AFFILIATED COMPANIES

REDACTED

REDACTED

D-9

Metropolitan Life Insurance Company
Total Group
200 Walnut Gateway Blvd., Suite 200, Lombard, IL 60148-1000

James E. Higgins
Marketing Vice President



To: Regional Executives
Doing Business in the State of Florida

Subject: Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive role in policing activity within your region. Failure to do so may result in the costly involvement of the State Bureau of Investigation.

As Rudy stated in his November 1, 1990, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Seale letters.

The urgency of this notice cannot be stressed enough. Accordingly, please feel free to request any additional information or assistance which you may require. Your full and immediate cooperation is appreciated.

Regards,

A handwritten signature in dark ink, appearing to read "Jim", written over the typed name.

Marketing Vice-President

August 14, 1991

Attachment

MetropolitanLife
 AND ASSOCIATED COMPANIES

METROPOLITAN INSURANCE COMPANY
 Southeastern Head Office Branch
 4100 Boycott Boulevard
 Tampa, FL 33607
 (813) 870-8050

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to **ALL NURSES**. This new Retirement Plan is designed to complement your existing benefits with **3 VERY IMPORTANT FEATURES:**

1. **CONTROL** - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY** - Accessibility of cash
3. **TAX BENEFITS** - Tax deferred accumulation.
4. **SECURITY** - Can be used to provide lifetime income.
5. **DISABILITY** - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson
 Nursing Representative

Please complete the following, so that we may furnish you with information about this New Insured Retirement Plan.

NAME _____
 ADDRESS _____ CITY _____
 STATE _____ ZIP CODE _____
 HOME PHONE _____ BUS PHONE _____
 DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-10.

Metropolitan Life Insurance Company
100 Park Avenue
New York, N.Y. 10022-6000
212-697-1000

Michael Michael, CLU
Vice President
Metropolitan Life Insurance Company

Metropolitan Life
Insurance Company

September 15, 1991

To: The Field Force and Management Team
Southeastern Territory

Re: Unauthorized Sales Literature

The Manuals of Instructions for Sales Management and Sales Representatives are very explicit regarding clearance by the home office of sales material originating in the field.

MetLife representatives have a wide range of professionally developed, approved support material to choose from. Nevertheless, it is recognized that sales situations do sometimes arise where a variation may be deemed helpful or a new approach to a prospect may be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized letters being sent to prospects and/or clients that have given rise to complaints directed to state Insurance Departments and to the Corporate Management Offices. In some cases, letters have been mailed that are offensive or unnecessarily threatening in style, as in "...urgent matter concerning your policy..." or words to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Still others are potentially misleading or make reference to various benefits that are not available in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in summary form from the manuals, have been updated with the application of Electronic Mail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

One of the most valuable assets you have in sales is the personal image you project. You start creating that image with the big advantage of MetLife's name -- the quality company in insurance and financial services. Your customers rely on that reputation. It is extremely important that each of you reinforce that image in all your communications. It's essential to the Company's continued success...and yours.

Please be guided accordingly.

Sincerely



Senior Vice-President

Attachment

PROCESSING REQUESTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE

The following applies to all lines of insurance. These procedures are meant to help management screen out inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spelling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

NEW PLAN - Terms such as "a new program from MetLife" or "new mortgage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

LOW COST - Cannot be used when referring to premium payment. It is also not acceptable to say "save premiums" or "better coverage" in reference to Metropolitan Property and Casualty Insurance Company products.

NET COST - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

SAVINGS - The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

DEPOSIT - Is not an acceptable synonym for premium.

INVESTMENT - Insurance cannot be referred to as an investment.

TAX-FREE - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

URGENT - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

TITLE - Only a qualified Registered Representative or Financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

 Metropolitan Life
AND AFFILIATED COMPANIES

SOUTHEASTERN HEAD OFFICE BRANCH
4100 BOYSCOUT BOULEVARD
TAMPA, FL 33607
(813) 870-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Would you mind just giving us your name and date of birth
below in order that we may furnish you information about a
NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly as the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed
retirement programs in the investment world today.

Sincerely,

Christine M. Canon

Christine McCarron
Account Representative

NAME _____
ADDRESS _____ ZIP CODE _____
HOME PHONE _____ BUS. PHONE _____
DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

FOR INFORMATION ON OTHER SPECIFIC PLANS, CHECK BELOW

- ☐ MORTGAGE CANCELLATION PROTECTION
- ☐ DISABILITY INCOME PROTECTION
- ☐ LIFE INSURANCE
- ☐ I.R.A.
- ☐ MUTUAL FUNDS

REDACTED

D-12

Metropolitan Life

Southeastern Head Office Branch
 100 Boy Scout Boulevard
 Tampa, FL 33607
 (813) 870-1030

I have been brought to my attention that several versions of letters have been going out. This is the only letter that has been approved & under no circumstances can any other letter be used without Company approval.

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This Insured Retirement Plan is designed to complement your existing benefits with 3 VERY IMPORTANT FEATURES:

1. **CONTROL**
 - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. **FLEXIBILITY**
 - Accessibility of cash
3. **TAX BENEFITS**
 - Tax deferred accumulation
4. **SECURITY**
 - Can be used to provide lifetime income.
5. **DISABILITY**
 - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson
 Account Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP CODE _____
 HOME PHONE _____ BUSINESS PHONE _____
 DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

Metropolitan Life
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-6030

Southeastern Real Estate Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-6030

*it has been brought to my
attention that several members of
this letter have been going out.
This is not the only
letter that has been
approved & under no circumstances
can any other letter
be used without
company approval
my it is
approved
letter
plan
letter*

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to all approved NURSES. This insured Retirement Plan is designed to complement your existing benefits with 2 years.

IMPORTANT FEATURES:

1. CONTROL
 - If you leave your present nursing position, this Retirement Program can stay with you to help you reach your retirement goals.
2. FLEXIBILITY
 - Accessibility of cash
3. TAX BENEFITS
 - Tax deferred accumulation
4. SECURITY
 - Can be used to provide lifetime income.
5. STABILITY
 - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future.

Sincerely,

Craig Anderson

Craig Anderson
Account Representative

*Copy of this given to each rep
on 10-21-91*

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

HOME PHONE _____ BUSINESS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

NOTE: Not distributed this way to each rep. 10/21/91

D-13

MEMORANDUM from

To: Mr. Rudy Michaud
Senior Vice-President

Rudy, the attached letter
being sent from the
Southeastern Head Office
branch is not an approved
letter. Please ask Rick Urso
to cease mailing this letter.

Richard M. Maurer
Senior Vice-President

October 25, 1991

RM:dp

Attachment

Metropolitan Life
 Insurance Company of New York

**SOUTHEAST
 GRE METRO
 TAMPA, FL 33601
 (813) 870-8030**

9/24/01
 Chris: to O'Leary
 for comments

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

Would you mind just giving us your name and date of birth below in order that we may furnish you information about a **NEW RETIREMENT SAVINGS PLAN**:

1. Currently earning high money market interest rates
2. The cash fund may be used for emergencies and opportunities
3. Deposits may be made monthly as the budget allows
4. An optional disability benefit may also be included
5. Pays a guaranteed income at retirement

This is something new, one of the most widely discussed retirement programs in the investment world today.

Sincerely

Christine McCarron

Christine McCarron
 Nursing Representative

NAME FRANCES D. PALMER

ADDRESS 12 Chesapeake Rd. CITY WILMINGTON

STATE MA ZIP CODE 02601

HOME PHONE 508-665-0549 BUS PHONE _____

DATE OF BIRTH: MONTH 12 DAY 23 YEAR 32

This retirement program does not conflict with any other retirement program, IRA, 401K, annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

If you leave your present nursing position this retirement program will stay with you to guarantee your retirement goals.

D-14

Attachment A

Metropolitan Life
AND ASSOCIATED COMPANIES

Southeastern Head Office District
4100 Boycott Boulevard
Tampa, FL 33607
(813) 870-6050

REDACTED

AVAILABLE TO ALL APPROVED NURSES

Nurses, like many others, may have concerns on how to accumulate enough tax deferred dollars, during their working years, to help provide enough income for their retirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

1. Tax Advantaged Cash Accumulation
2. Security - Life Income Settlement Options
3. Accessible Cash Value
4. An Optional Disability Benefit
5. Tax favorable withdrawals

With an ongoing commitment to quality, MetLife is building on an historic tradition of financial stability and security.

Sincerely

Ed Moore

Ed Moore
Account Representative

NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP CODE _____
HOME PHONE _____ BUSINESS PHONE _____
DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

REDACTED

D-15

Metropolitan Life Insurance Company
 1000 Metropolitan Life Building
 1000 Metropolitan Life Building
 1000 Metropolitan Life Building

Metropolitan Life
 AND ASSOCIATED COMPANIES

Randy C. Holtzman
 Senior Vice President

Supervisor of Insurance Sales
 Insurance Marketing & Sales
 All Insurance Products (Life Insurance)

Mr. Robert Crimmins
 Senior Vice-President

APR 1 1997

Dear Mr. Crimmins:

It was a pleasure meeting you on the CHO tour in Detroit on March 11. This letter is a follow-up to our conversation regarding two important topics.

First, I wish to re-emphasize the importance of clarifying the commissions paid to PI reps for opening up large group cases. We have been told that the reps will receive either a "finders fee" or a commission.

What is unclear is the amount paid and how this is credited. Does a finders fee count as NPC for Leaders, management overrides, etc.? How does a rep earn one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between PI and group is greatly appreciated.

The second issue involves marketing being done in our area by the SEHO branch. Apparently, they have purchased a list of nurses in the state of Michigan. SEHO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few reps to our area. These reps then "sell" a "nurses insured retirement plan" (usually an L-75 for \$65 to \$100 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had calls from several nurses wanting to know if these people are legitimate MetLife reps. They want us to come out and explain to them what they have purchased. Many existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

(b)(7)(D) (b)(7)(F) (b)(7)(G)

REDACTED

This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by out of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become MetLife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of NYC for SEHO, but will undoubtedly harm the company in the long run.

Sincerely

Randy Holtzman

Randy Holtzman
Branch Manager

March 25, 1992

REDACTED

Metropolitan Life
Metropolitan Life Insurance Company

METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES. This new Retirement Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. FLEXIBILITY - Accessibility of cash
3. TAX BENEFITS - Tax deferred accumulation
4. SECURITY - Can be used to provide lifetime income.
5. DISABILITY - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely,

Ed Moore
Ed Moore
Nursing Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

REDACTED

44 TOTAL PAGE.008 44

Very Important

Mr. Rudy Michaud
Senior Vice-President

REDACTED

Dick Hauser asked that I send you a copy of the attached letter. Dick's position is that the SENO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

EL
Edward J. Lynch
Assistant Vice-President

April 3, 1992

EJL:dap

Attached.

*GI Dept: Quality
S.E.*

*Copy -
W.H. S. -
4/9
[Signature]*

REDACTED